

Claim 1 (Further amended):

An incentive-controlled method for use in the ~~[trading and/or]~~ acquisition and/or exchange of user-declared preferred benefits ~~[(other than a preferred charge card choice)]~~, said method employing computer means having data storage means and network communications means and comprising the steps of:

- (a) receiving a request to produce an incentive-controlled ~~[settlement]~~ transaction solution for an identified user having at least one declared ~~[preferred]~~ and ranked benefit preference~~s (other than a preferred charge card choice)]~~;
- ~~(b) conducting an electronic search to identify any of said user's declared preferred benefits that are pertinent and may be obtainable in association with said request; and,~~
- ~~(c) categorising any benefits thus identified in accordance with said user's declared preferred and ranked benefit preferences.~~
- (b) conducting a real time scan of benefit resources, said resources comprising at least one resource proffering a benefit element previously unknown to said user, upon receipt of said request to produce an incentive-controlled transaction solution;
- (c) dynamically matching said user's declared benefit preferences to the result of said real time scan; and,
- (d) automatically effecting an incentive-controlled transaction solution adapted to maximize the implementation of said user's said declared benefit preferences.

Claim 2 (Newly amended):

The method of claim 1 comprising the further step of determining a ~~[settlement]~~ transaction solution associated with at least one of said ~~[categorised]~~ matched benefit~~s]~~ elements.

Claim 3 (Further amended):

The method of claim 2 wherein any [~~Pareto~~] optimal function or multivariable data modeling means are employed in determining the value rankings of said [~~categorised~~] matched benefit[s] elements and said [~~settlement~~] transaction solution.

Claim 4 (Newly amended):

The method according to claim 2 comprising the further steps of evaluating said [~~categorised~~] matched benefit[s] elements and determining at least one of said [~~categorised~~] matched benefit[s] elements as providing said user with the benefit of highest value to said user.

Claim 5 (Further amended):

The method according to claim 4 wherein said benefit of highest value to said user is obtained from the combination of a plurality of said [~~user-declared-preferred-categorised~~] matched benefit[s] elements comprising one or more transaction settlement means employed in any order.

Claim 6 (Newly amended):

The method of claim 4 wherein said step of evaluating said [~~categorised~~] matched benefit[s] elements is undertaken by the user upon [~~electronic~~] disclosure of said [~~categorised~~] matched benefit[s] elements to said user.

Claim 7 (Previously presented):

The method of claim 4 wherein said step of determining said benefit of highest value to said user is performed automatically without user intervention.

Claim 8 (Newly amended):

The method of claim 2 further comprising the steps of:

- (a) identifying at least one provider of said [~~settlement~~] transaction solution; and,
- (b) initiating and consummating a transaction with [~~the~~] said at least one provider[, or plurality of providers,] of said [~~settlement~~] transaction solution.

Claim 9 (Newly amended):

The method of claim 2 further comprising the step of automatically establishing such electronic and logical linkages as may be required to enable said user to process said ~~[settlement]~~ transaction solution and to acquire said benefit[s] elements associated with said transaction solution.

Claim 10 (Newly amended):

The method of claim 2 further comprising the additional steps of ~~[obtaining such accounts]~~ automatically securing and/or activating transaction settlement means and of satisfying ~~[such]~~ applicable conditions ~~[as may be required]~~ to process said ~~[settlement]~~ transaction solution ~~[and]~~ to acquire for said user the said benefit[s] elements associated with said transaction solution.

Claim 11 (Newly amended):

The method of claim 2 wherein said step of determining a ~~[settlement]~~ transaction solution comprises a selection by said user from among a plurality of proposed ~~[settlement]~~ transaction solutions ~~[transmitted electronically]~~ disclosed to said user.

Claim 12 (Further amended):

The method of claim 1 further comprising the additional steps of ~~[aggregating]~~ creating an aggregated catalog of declared and ranked benefit preferences input from a plurality of requests involving a plurality of identified users and of operating on ~~[such]~~ said aggregated ~~[declared preferred benefits]~~ catalog of benefit preferences to effect ~~[an]~~ a dynamic enhancement in the potential value of at least one of said ~~[identified]~~ matched benefit[s] elements to at least one of said identified users.

Claim 13 (Further amended):

The method of claim 2 further comprising the step of determining at least one incentive-controlled ~~[settlement]~~ transaction solution to a payment transaction.

Claim 14 (Further amended):

The method of claim 13 further comprising the step of [~~electronically transmitting~~] disclosing, to at least one payment service provider able to provide at least one of said [~~identified~~] matched benefit[s] elements, such user information and such payment transaction information as said at least one payment service provider may require as conditions for authenticating said transaction and authorising payment of said payment transaction and issuing said at least one benefit element to said user.

Claim 15 (Further amended):

The method of claim 13 further comprising the step of [~~electronically transmitting~~] disclosing, to at least one benefit provider able to provide at least one of said [~~identified~~] matched benefit[s] elements, such user information and such payment transaction information as said at least one benefit provider may require as conditions for authenticating said transaction and issuing said at least one benefit element to said user.

Claim 16 (Further amended):

The method of claim 2 further comprising the step of determining at least one incentive-controlled [~~settlement~~] transaction solution to a query from a user concerning a [~~proposed~~] contemplated acquisition of goods or services.

Claim 17 (Newly amended):

The method of claim 16 further comprising the step of [~~electronically~~] disclosing to said user said at least one [~~settlement~~] transaction solution responsive to said query.

Claim 18 (Further amended):

The method of claim 16 further comprising the step of [~~transmitting electronically~~] disclosing [a] said [~~proposed~~] contemplated acquisition query to at least one provider of goods or services, whereby said at least one provider is caused to commit [~~electronically~~] to the consummation of a transaction on terms providing for the issuance

of ~~[a specified]~~ at least one identified benefit element~~[, or plurality of benefits,]~~ to said user.

Claim 19 (Further amended):

The method of claim 16 further comprising the step of ~~[transmitting electronically]~~ disclosing a binding commitment from said user to said at least one provider to consummate said provider-committed transaction ~~[or]~~ according to said ~~[specified]~~ identified benefit-issuance terms.

Claim 20 (Further amended):

The method of claim 2 further comprising the step of determining at least one incentive-controlled ~~[settlement]~~ transaction solution to a benefit element exchange transaction between at least two identified users.

Claim 21 (Newly amended):

The method of claim 20 further comprising the step of ~~[electronically transmitting]~~ disclosing [a] at least one benefit element exchange solicitation from a first identified user to at least one other user.

Claim 22 (Newly amended):

The method of claim 21 further comprising the steps of:

- (a) said first user receiving ~~[electronically]~~ an affirmative response to said solicitation from at least one other user;
- (b) ~~[transmitting]~~ disclosing at least one proposed benefit element exchange solution between said users; and,
- (c) consummating a benefit element exchange transaction between said first user and said at least one other user.

Claim 23 (Originally presented):

The method of claim 22 wherein said transaction is consummated employing pre-programmed instructions enabling its consummation without the transaction-specific participation of at least one user party to said transaction.

Claim 24 (Originally presented):

The method of claim 22 wherein said transaction is consummated employing user intervention and instructions enabling its consummation with the transaction-specific participation of at least one user party to said transaction.

Claim 25 (Further amended):

~~[An apparatus]~~ A system for creating and employing incentive-controlled ~~[settlement]~~ transaction solutions by dynamically selecting the means for processing a transaction based on user-declared preferred benefits ~~[by establishing and executing functions that review and determine objects, accounts, and conveyance mechanisms to consummate transactions]~~, said ~~[apparatus]~~ system comprising:

- (a) a processor;
- (b) an input device connected to said processor;
- (c) an output device connected to said processor;
- (d) a clock device connected to said processor;
- (e) a logic and control device connected to said processor;
- (f) a memory connected to said processor storing ~~[programs]~~ instructions to control the operation of said processor;
- (g) a communications device connected to said processor;
- (h) a data storage device connected to said processor;
- (i) the processor operative with the ~~[program]~~ instructions in memory to:
 - i. record data of users, benefit[s] elements, ~~[settlement]~~ transaction solutions, and transactions;

- ii. record the user entry and ranking of at least one declared benefit preference;
- iii. receive requests to process transactions;
- iv. enable information to be available to users;
- v. perform real time scans of benefit resources, including at least one benefit resource proffering a benefit element previously unknown to a user upon submitting a request to process a transaction, upon system receipt of a request to process a transaction concerning said user;
- vi. conduct automatic evaluations and rankings of at least one ~~[contemplated]~~ available benefit ~~[opportunity]~~ element based on a said user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- vii. produce at least one incentive-controlled ~~[settlement]~~ transaction solution[s];
- viii. conduct automatic evaluations and rankings of at least one ~~[settlement]~~ transaction solution based on a user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- ix. process ~~[settlement]~~ transaction solutions with and without user intervention;
- x. ~~[transmit]~~ disclose information to users ~~[electronically];~~
- xi. consummate transactions; and,
- xii. receive, record, evaluate, and store user information and transaction activity.

Claim 26 (Further amended):

~~[An apparatus]~~ A system for creating and employing incentive-controlled ~~[settlement]~~ transaction solutions by dynamically selecting the means for processing a transaction based on user-declared preferred benefits ~~[by establishing and executing functions that review and determine objects, accounts, and conveyance mechanisms to consummate transactions]~~, said ~~[apparatus]~~ system comprising:

- (a) means for recording data of users, benefit~~[s]~~ elements, ~~[settlement]~~ transaction solutions, and transactions;
- (b) means for recording the user entry and ranking of at least one declared benefit preference;
- (c) means for receiving requests to process transactions;
- (d) means for enabling user access to information;
- (e) means for processing a transaction adapted to dynamically match a user's at least one declared benefit preference against a real time scan of benefit resources, including at least one benefit resource proffering a benefit element previously unknown to said user upon submitting a request to process a transaction, upon system receipt of a request to process a transaction concerning said user;
- (f) means for conducting automatic evaluations and rankings of at least one ~~[contemplated]~~ available benefit ~~[opportunity]~~ element based on a said user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- (g) means for producing at least one incentive-controlled ~~[settlement]~~ transaction solution[s];

- (h) means for conducting automatic evaluations and rankings of at least one ~~[settlement]~~ transaction solution based on a user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- (i) means for processing ~~[settlement]~~ transaction solutions with and without user intervention;
- (j) means for ~~[transmitting]~~ disclosing information to users ~~[electronically]~~;
- (k) means for consummating transactions; and,
- (l) means for receiving, recording, evaluating, and storing user information and transaction activity.

Claim 27 (Further amended):

A computer-readable storage medium encoded with processing instructions for creating and employing incentive-controlled ~~[settlement]~~ transaction solutions by dynamically selecting the means for processing a transaction based on user-declared preferred benefits ~~[and enabling functions that review and determine objects, accounts, and conveyance mechanisms to consummate transactions]~~, said processing instructions employed for directing a computer to perform the steps of:

- (a) recording data of users, benefit[s] elements, ~~[settlement]~~ transaction solutions, and transactions;
- (b) recording the user entry and ranking of at least one declared benefit preference;
- (c) receiving requests to process transactions;
- (d) enabling user access to information;
- (e) processing a transaction including dynamically matching a user's at least one declared benefit preference against a real time scan of benefit resources, including at least one benefit resource proffering a benefit element previously unknown to said user upon submitting a request to process a transaction,

upon system receipt of a request to process a transaction concerning said user;

- (f) processing automatic evaluations and rankings of at least one [~~contemplated~~] available benefit [~~opportunity~~] element based on a said user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- (g) enabling the production of at least one incentive-controlled [~~settlement~~] transaction solution[s];
- (h) processing automatic evaluations and rankings of at least one [~~settlement~~] transaction solution based on a user's declared and ranked benefit preferences and on a said scanning of benefit resources;
- (i) processing [~~settlement~~] transaction solutions with and without user intervention;
- (j) [~~transmitting~~] disclosing information to users [~~electronically~~];
- (k) consummating transactions; and,
- (l) receiving, recording, evaluating, and storing user information and transaction activity.